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App. No.: 10/676,769

Inventor: Richard D. McGaughey

Confirmation No.: 7891

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****In re application of****Richard D. McGaughey****Serial No. 10/676,769****Filed: 10/01/2003**

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: **January 12, 2004**  
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: **Group Art Unit: 3624**  
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: **Confirmation No.: 7891**

**For: METHODS AND APPARATUS FOR SHARING REVENUE ASSOCIATED WITH  
NEGATIVE COLLECTION INFORMATION**

Commissioner of Patents  
Office of Initial Patent Examination's Filing Receipt Corrections  
P.O. Box 1450  
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FAX: (703) 746-9195

**REQUEST FOR CORRECTED FILING RECEIPT**

The above-referenced application was filed on 10/1/2003 claiming the benefit of U.S. Provisional Application No. 60/415,335 filed on 10/1/2002, as referred to in the first page of the present application, a copy of which is attached to this document as well a copy of the original filing receipt. Applicant respectfully requests issuance of a corrected filing receipt in accordance with that priority claim.

Respectfully submitted,  
Richard D. McGaughey,

By 

Joseph S. Heino  
Reg. No. 31,524  
DAVIS & KUELTHAU, s.c.  
111 E. Kilbourn Ave., Ste. 1400  
Milwaukee, WI 53202-1633  
(414) 225-1452

Patrick M. Bergin  
Provisional Reg. No. P54,994  
111 E. Kilbourn Ave., Ste. 1400  
Milwaukee, WI 53202-1633  
(414) 225-7563

- 1 -

## APPLICATION FOR UNITED STATES PATENT

## SPECIFICATION

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METHODS AND APPARATUS FOR SHARING REVENUE ASSOCIATED  
WITH NEGATIVE COLLECTION INFORMATION

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This application claims the benefit of U.S. Provisional Application No. 60/415,335, filed 10/1/2002.

## TECHNICAL FIELD

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The present invention relates in general to computer systems and, in particular, to methods and apparatus for electronically reporting credit information and for sharing revenue associated with negative collection information. The uploaded information is automatically tallied and reported via a computer that is configured to provide up-to-date, on demand information to a collection information supplier any time.

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## BACKGROUND

Often, when a person or company is extended financial credit and that credit is in default, the matter is turned over to a collection agency for resolution. Typically, the collection agency reports this "negative" credit information to a credit bureau once a month on a magnetic tape. However, most collection agencies are under no legal or financial obligation to report the negative collection information to the credit bureau. The credit bureau stores negative collection information collected from hundreds of collection agencies in a database.

For a fee, subscribers to the database may access the negative collection information.



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APPL NO.	FILING OR 371 (c) DATE	ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLMS	IND CLMS
10/676,769	10/01/2003	3624	712	13133.20613	8	42	6

CONFIRMATION NO. 7891

24382  
JOSEPH S. HEINO, ESQ.  
DAVIS & KUELTHAU, S.C.  
111 E. KILBOURN  
SUITE 1400  
MILWAUKEE, WI 53202-6613

## FILING RECEIPT



\*OC000000011567919\*

Date Mailed: 12/24/2003

Receipt is acknowledged of this regular Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

## Applicant(s)

Richard D. McGaughey, Racine, WI;

Domestic Priority data as claimed by applicant

Foreign Applications

If Required, Foreign Filing License Granted: 12/23/2003

Projected Publication Date: 04/07/2005

Non-Publication Request: No

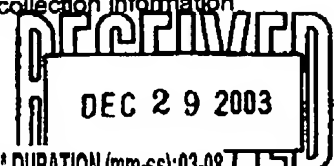
Early Publication Request: No

\*\* SMALL ENTITY \*\*

## Title

Methods and apparatus for sharing revenue associated with negative collection information

Preliminary Class



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Title 37, Code of Federal Regulations, 5.11 & 5.15**

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